

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security **0** Assumption of Executory Contract or Unexpired Lease **4** Lien Avoidance

Last Revised September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

IN RE:

Case No. **19-14880**

Judge _____

Hirschfeld, Florence

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☒ Original

☐ Modified/Notice Required

Date: **March 25, 2019**

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: **DES**

Initial Debtor: **FH**

Initial Co-Debtor:

Part 1: Payment and Length of Plan

- a. The debtor shall pay tier payments of \$ **200.00** per month for 12 months; **\$500.00** per month for 48 months to the Chapter 13 Trustee, starting on 4/01/2019.
- b. The debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description:
 Proposed date for completion: _____
☐ Refinance of real property
 Description:
 Proposed date for completion: _____
☒ Loan modification with respect to mortgage encumbering property
 Description: **121 Yellowbank Road, Toms River, NJ 08753**
 Proposed date for completion: **10/01/2019**
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection [X] NONE

- a. Adequate protection payments will be made in the amount of \$ **None** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ **1,320.00** to be paid directly by the debtor(s) outside the Plan, pre-confirmation to **Bank of America** (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Straffi & Straffi	Administrative Expense	4,500.00
Standing Chapter 13 Trustee	507(a)(1) Admin Exp.	To be Determined

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
None			

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: [] NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Bank of America	121 Yellowbank Rd, Toms River, NJ 08753-3155	38,945.00	0.00%	38,945.00	1,320.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
None					

c. Secured claims excluded from 11 U.S.C. 506: [] NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
Jing Yang	121 Yellowbank Rd, Toms River, NJ 08753-3155	0.00	422.90	422.90
US Bank Cust PC 4 & Creditors	121 Yellowbank Rd, Toms River, NJ 08753-3155	0.00	332.74	332.74
US Bank Cust PC6, LLC	121 Yellowbank Rd, Toms River, NJ 08753-3155	0.00	422.38	422.38

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [] NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled	Total	Superior	Value of	Annual	Total Amount to be
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		Debt	Collateral Value	Liens	Creditor Interest in Collateral	Interest Rate	Paid
Anil K. Gupta, MD PA	121 Yellowbank Rd, Toms River, NJ 08753-3155	3,054.00	233,800.00	296,687.00	0.00	0.00%	0.00
Capital One	121 Yellowbank Rd, Toms River, NJ 08753-3155	469.00	233,800.00	296,687.00	0.00	0.00%	0.00
Ernest Ginalis, MD	121 Yellowbank Rd, Toms River, NJ 08753-3155	8,700.00	233,800.00	296,687.00	0.00	0.00%	0.00
LVNV Funding, LLC	121 Yellowbank Rd, Toms River, NJ 08753-3155	\$2,000.00	233,800.00	296,687.00	0.00	0.00%	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
None			

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Credit Acceptance - Vehicle

g. Secured Claims to Be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
Jing Yang	121 Yellowbank Rd, Toms River, NJ 08753-3155	422.90
US Bank Cust PC 4 & Creditors	121 Yellowbank Rd, Toms River, NJ 08753-3155	332.74
US Bank Cust PC6, LLC	121 Yellowbank Rd, Toms River, NJ 08753-3155	422.38

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

___ Not less than \$ _____ to be distributed *pro rata*
 ___ Not less than _____ percent

X Pro Rata distribution from any remaining funds

b. Separately Classified Unsecured Claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
None			

Part 6: Executory Contracts and Unexpired Leases [X] NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
None				

Part 7: Motions [] NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [] NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Anil K. Gupta, MD PA	121 Yellowbank Rd, Toms River, NJ 08753-3155	Judgment	3,054.00	233,800.00	23,675.00	296,687.00	3,054.00
Capital One	121 Yellowbank Rd, Toms River, NJ 08753-3155	Judgment	469.00	233,800.00	23,675.00	296,687.00	469.00
Ernest Ginalis, MD	121 Yellowbank Rd, Toms River, NJ 08753-3155	Judgment	8,700.00	233,800.00	23,675.00	296,687.00	8,700.00
LVNV Funding, LLC	121 Yellowbank Rd, Toms River, NJ 08753-3155	Judgment	2,000.00	233,800.00	23,675.00	296,687.00	2,000.00

b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [] NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified

None					
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None					

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-petition claims The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification [X] NONE

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____

Explain below why the Plan is being modified.	Explain below how the Plan is being modified.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: **March 25, 2019**

/s/ Florence Hirschfeld

Debtor

Date: **March 25, 2019**

Joint Debtor

Date: **March 25, 2019**

/s/ Daniel E. Straffi, Jr.

Attorney for the Debtor(s)

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Florence Hirschfeld
 Debtor

Case No. 19-14880-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

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 Total Noticed: 112

Date Rcvd: Mar 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2019.

db
 518074777 Florence Hirschfeld, 121 Yellowbank Rd, Toms River, NJ 08753-3155
 518074778 Account Control Technology, PO Box 9006, Renton, WA 98057-9006
 518074778 Account Resolution Services, PO Box 459079, City of Sunrise, FL 33345-9079
 518074779 Anil K. Gupta, MD PA, 780 Route 37 W Ste 220, Toms River, NJ 08755-5059
 518074781 Assetcare, Inc., 5100 Peachtree Industrial Blvd, Norcross, GA 30071-5721
 518074783 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, Attn: Bankruptcy, PO Box 982238, El Paso, TX 79998-2238)
 518074785 BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
 518074784 Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
 518074786 Bey Lea Village Nrsgr-Rehab Ctr, 515 Fairmont Ave, Dallas, TX 75201
 518074787 Brielle Orthopedics, PA, 457 Jack Martin Blvd, Brick, NJ 08724-7776
 518074788 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
 (address filed with court: Caine & Weiner Co, PO Box 55848, Sherman Oaks, CA 91413-0848)
 518074794 CF Medical, LLC, PO Box 23369, Waco, TX 76702-3369
 518074795 ++CHRYSLER FINANCIAL, 27777 INKSTER RD, FARMINGTON HILLS MI 48334-5326
 (address filed with court: Chrysler Financial, PO Box 551080, Jacksonville, FL 32255)
 518074798 COMCAST, 505 N Main St, Manahawkin, NJ 08050-3021
 518074791 +CareOne at Wall, 2621 Highway 138, Wall, NJ 07719-9660
 518074792 +Cascade Receivables Management, PO Box 320006, Birmingham, AL 35232-0006
 518074796 +Citibank N.A., 111 Wall St, New York, NY 10005-3581
 518074797 Coastal Neurosurgery, P.A., 9 Hospital Dr, Toms River, NJ 08755-6425
 518074799 Commonwealth Financial, 245 Main St, Scranton, PA 18519-1641
 518074800 Community Medical Center St Barnabas, PO Box 820, Newark, NJ 07101-0820
 518074801 +Convergent Outsourcing, Inc., 800 SW 39th St, Renton, WA 98057-4927
 518074802 Credence Resource Management, LLC, PO Box 2210, Southgate, MI 48195-4210
 518074803 Credit Acceptance, 25505 W 12 Mile Rd Ste 3000, Southfield, MI 48034-8331
 518074804 Credit Acceptance Corp, PO Box 513, Southfield, MI 48037-0513
 518074809 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
 (address filed with court: DIRECTV, 2230 E Imperial Hwy, El Segundo, CA 90245)
 518074806 +Deborah Heart & Lung Center, 200 Trenton Rd, Browns Mills, NJ 08015-1764
 518074807 Dermone Dermatology, PO Box 4103, Belfast, ME 04915-4100
 518074808 Diagnostic Laboratory Services, 520 E 22nd St, Lombard, IL 60148-6110
 518074810 Diversified Adjustment Service, PO Box 32145, Fridley, MN 55432-0145
 518074812 Dr. Arora MD, 321 N Warren St, Trenton, NJ 08618-4741
 518074813 Dr. Owusu Boahen, 1 Plainsboro Rd, Plainsboro, NJ 08536-1913
 518074814 Dr. Panneerselvam, 2138 Mendon Rd Ste 102, Cumberland, RI 02864-3832
 518074815 Dr. Thomas Graf, 3 Penn Plz E # PP-12M, Newark, NJ 07105-2258
 518074816 Ear Nose Throat & Facial Plastic Surgery, PC, 723 Fitzwatertown Rd, Willow Grove, PA 19090-1337
 518074817 Emergency Physicians of South Jersey, 90 Brick Rd, Marlton, NJ 08053-2177
 518074818 Ernest Ginalis, MD, 279 3rd Ave Ste 407, Long Branch, NJ 07740-6218
 518074819 Everbank, 7105 Corporate Dr, Plano, TX 75024-4100
 518074821 Gem Recovery Systems, PO Box 85, Emerson, NJ 07630-0085
 518074822 Govardhana Yannam MD, 478 Brick Blvd, Brick, NJ 08723-6077
 518074824 HCFS Healthcare Financial, LLC, AKron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203
 518074826 HRRG, PO Box 8486, Coral Springs, FL 33075-8486
 518074823 Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
 518074825 Horizon Blue Cross Blue Shield of NJ, PO Box 820, Newark, NJ 07101-0820
 518074827 IC System, PO Box 64437, Saint Paul, MN 55164-0437
 518074828 +Isabel Guerrero MD, 25 Mule Rd Ste B-1, Toms River, NJ 08755-5037
 518074829 +Jersey Shore University Medica, 1945 Route 33, Neptune, NJ 07753-4859
 518074831 Jing Yang, 628 N Butrick St, Waukegan, IL 60085-3742
 518074832 KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
 518074833 Louis Zinterhofer, 279 3rd Ave Ste 104, Long Branch, NJ 07740-6205
 518074834 Lourdes Medical Center of Burlington Co., 218 Sunset Rd, Willingboro, NJ 08046-1110
 518074836 +Lyons, Doughty Veldhuis, 136 Gaither Dr Ste 100, Mount Laurel, NJ 08054-2239
 518074839 MCOC OP/Jersey Shore Meridian Health Sys, 1100 Route 72 W Ste 201, Manahawkin, NJ 08050-2446
 518074843 MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 518074837 Marigold Financial, LLC, PO Box 2009, Riverside, CA 92516-2009
 518074840 Meridian Health, PO Box 650292, Dallas, TX 75265-0292
 518074841 Meridian Medical Group-FAC PRAC, PO Box 416768, Boston, MA 02241-6768
 518074844 Myriad Emergency Phys, LLC, PO Box 80137, Philadelphia, PA 19101-1137
 518074845 Nader Nakhleh DO, 61 Davis Ave, Neptune, NJ 07753-4401
 518074846 Ncb Management Service, 1 Allied Dr, Trevoise, PA 19053-6945
 518074847 Ocean Med Ctr, 53 Nautilus Dr, Manahawkin, NJ 08050-2465
 518074848 Paramount Recovery Sys, PO Box 23369, Waco, TX 76702-3369
 518074849 Paramount Recovery Systems, LP, 7524 Bosque Blvd Ste L, Waco, TX 76712-3772
 518074850 Pierre Louis, 323 Belleville Ave, Bloomfield, NJ 07003-3648
 518074851 Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 518074852 Professional Bureau of Collections of Ma, PO Box 4157, Greenwood Village, CO 80155-4157
 518074853 +Progressive Insurance, 2 E 79th St, Harvey Cedars, NJ 08008-5915
 518074854 Quality Medical Transport, PO Box 320, Bayville, NJ 08721-0429

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518074855 Raritan Bay Fcu, 491 Raritan St, Sayreville, NJ 08872-1442
518074857 Richard J. Daniels, MD, PO Box 5220, Toms River, NJ 08754-5220
518074858 Riverbank Inpt Med Assoc, LLC, PO Box 80198, Philadelphia, PA 19101-1198
518074860 Roseanne Vantuono, MD PA, c/o Miller Devro & Associates, PO Box 297,
Manasquan, NJ 08736-0297
518074867 SSS Physical Med & Rehab Service, 4 Princess Rd Ste 207, Lawrenceville, NJ 08648-2322
518074861 Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
518074863 +Sequium Asset Solution, 1130 Northchase Parkway St, Marietta, GA 30067-6413
518074866 Sportscare of America, PC, PO Box 788, Winter Park, FL 32790-0788
518074868 Superior Court of New Jersey, Law Division, Special Civil Part Ocean C, 118 Washington St,
Toms River, NJ 08753-7626
518074869 Swara Afiniwala, 300 2nd Ave, Long Branch, NJ 07740-6303
518074872 The Childrens Hospital of Philadelphia, 3401 Civic Center Blvd,
Philadelphia, PA 19104-4319
518074873 Toms River Medical Group, 334 Commons Way Bldg C, Toms River, NJ 08755-6428
518074874 +Toms River Township Tax Collector, PO Box 607, Toms River, NJ 08754-0607
518074875 Township Of Toms River, PO Box 607 Tax Collector, Toms River, NJ 08754-0607
518074876 +Township Of Toms River Tax Collector, 33 Washington Street, Toms River, NJ 08753-7642
518074877 Trans Continental Credit & Collection Co, PO Box 5055, White Plains, NY 10602-5055
518074878 Tun S Chu MD, 599 Route 37 W Ste 2, Toms River, NJ 08755-8011
518074880 US Bank Cust PC 4 & Creditors, 50 S 16th St Ste 2050, Philadelphia, PA 19102-2516
518074881 US Bank Cust PC6, LLC, 50 S 16th St Ste 2050, Philadelphia, PA 19102-2516
518074882 US HomeMed, LLC, 5 Lebanon Dr, Brielle, NJ 08730-1548
518074879 United Telemanagement Corp., PO Box 145465 Billing Department, Cincinnati, OH 45250-5465
518074885 +Verizon Vision 5, PO Box 660108, Dallas, TX 75266-0108
518074886 Vincent Milazzo, MD, 425 Jack Martin Blvd, Brick, NJ 08724-7732

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 27 2019 00:02:29 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Mar 27 2019 00:02:24 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518074780 E-mail/Text: legal@arsnational.com Mar 27 2019 00:01:50 ARS National Services, Inc.,
PO Box 463023, Escondido, CA 92046-3023
518074782 E-mail/Text: billing@assa-nj.com Mar 27 2019 00:02:55 Atlantic Shore Surgical Associates,
478 Brick Blvd, Brick, NJ 08723-6077
518074790 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 27 2019 00:05:20
Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
518074789 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 27 2019 00:04:12 Capital One,
Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518074793 +E-mail/Text: bankruptcy@certifiedcollection.com Mar 27 2019 00:02:10
Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336
518074805 E-mail/Text: bankruptcy_notifications@ccsusa.com Mar 27 2019 00:03:26
Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
518074811 E-mail/Text: bankruptcynotices@dcicollect.com Mar 27 2019 00:03:08 Diversified Consultant,
PO Box 551268, Jacksonville, FL 32255-1268
518074820 E-mail/Text: bankruptcy_notifications@ccsusa.com Mar 27 2019 00:03:26
Geico Indemnity Company, c/o Credit Collection Services, 725 Canton St,
Norwood, MA 02062-2679
518074830 E-mail/Text: abachman@rmbccollect.com Mar 27 2019 00:03:12 JFK Medical Center,
PO Box 11913, Newark, NJ 07101-4913
518074835 E-mail/PDF: resurgentbknofications@resurgent.com Mar 27 2019 00:04:50 LVNV Funding, LLC,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518074838 +E-mail/Text: bknotices@mbandw.com Mar 27 2019 00:02:55 McCarthy, Burgess & Wolfe,
26000 Cannon Road, Cleveland, OH 44146-1807
518074842 E-mail/Text: ebn@rwjbh.org Mar 27 2019 00:03:02 Monmouth Medical Center, PO Box 903,
Oceanport, NJ 07757-0903
518074856 E-mail/Text: Supportservices@receivablesperformance.com Mar 27 2019 00:03:20
Receivables Performance Management, LLC, 20816 44th Ave W, Lynnwood, WA 98036-7744
518074859 E-mail/Text: rwjebn@rwjbh.org Mar 27 2019 00:03:27 Robert Wood Johnson University Hospital,
PO Box 15448, Newark, NJ 07192-5448
518074862 E-mail/Text: bankruptcy@savit.com Mar 27 2019 00:03:31 Savit Collection Agency,
PO Box 250, East Brunswick, NJ 08816-0250
518074864 E-mail/Text: clientservices@simonsagency.com Mar 27 2019 00:03:20 Simon's Agency, Inc.,
4963 Wintersweet Dr, Liverpool, NY 13088-2176
518074865 +E-mail/Text: bankruptcy@sw-credit.com Mar 27 2019 00:02:30 Southwest Credit,
4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958
518074870 E-mail/Text: bankruptcy@td.com Mar 27 2019 00:02:32 TD Bank, NA, PO Box 1377,
Lewiston, ME 04243-1377
518074883 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Mar 27 2019 00:00:58
Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550,
Saint Charles, MO 63304-2225
518074884 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Mar 27 2019 00:00:58
Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225

TOTAL: 22

District/off: 0312-3

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Date Rcvd: Mar 26, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518074871 ##The CBE Group, Inc., PO Box 2594 Payment Processing Center, Waterloo, IA 50704-2594
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on March 25, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Daniel E. Straffi on behalf of Debtor Florence Hirschfeld bkclient@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com
Kevin Gordon McDonald on behalf of Creditor TIAA, FSB, FORMERLY KNOWN AS EVERBANK
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4